

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Patrick Michael Reeder
Debtor

Case No. 20-00997-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: May 08, 2023

User: AutoDocket
Form ID: 3180W

Page 1 of 3
Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 10, 2023:

Recip ID	Recipient Name and Address
db	+ Patrick Michael Reeder, 17 W. Chestnut Street, Mount Union, PA 17066-1102
cr	+ USAA Federal Savings Bank, c/o Weinstein & Riley, P.S., 11101 West 120th Ave, Suite 280, Broomfield, CO 80021-2756
5312891	+ JNR Adjustment Company, Inc., 555 Winderley Place, Suite 320, Maitland, FL 32751-7104
5312895	+ Northern Tool & Equipment, 2800 Southcross Drive West, Burnsville, MN 55306-6936
5312901	#+ Synchrony Bank/Sam's Plus, P.O. Box 965004, Orlando, FL 32896-5004
5324677	+ USAA Federal Savings Bank, C/o Weinstein & Riley, P.S., 11101 West 120th Avenue #280, Broomfield, CO 80021-2756

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: RECOVERYCORP.COM	May 08 2023 22:34:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5312883	EDI: TSYS2	May 08 2023 22:34:00	Barclay's Bank, P.O. Box 8801, Wilmington, DE 19899-8801
5312882	Email/Text: cfcbackoffice@contfinco.com	May 08 2023 18:39:00	Bank of Missouri, P.O. Box 6812, Carol Stream, IL 60197-6812
5312885	+ EDI: CITICORP.COM	May 08 2023 22:34:00	CitiBank, P.O. Box 6500, Sioux Falls, SD 57117-6500
5312886	+ EDI: WFNNB.COM	May 08 2023 22:34:00	Comenity Bank/Boscovs, P.O. Box 182273, Columbus, OH 43218-2273
5312887	+ Email/PDF: creditonebknofications@resurgent.com	May 08 2023 18:51:44	Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
5312888	EDI: DISCOVER.COM	May 08 2023 22:34:00	Discover Financial Services, P.O. Box 30943, Salt Lake City, UT 84130-0943
5316901	EDI: DISCOVER.COM	May 08 2023 22:34:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany OH 43054-3025
5312889	+ Email/Text: bankruptcy@huntington.com	May 08 2023 18:39:00	Huntington National Bank, P.O. Box 340996, Columbus, OH 43234-0996
5312890	+ EDI: PHINGENESIS	May 08 2023 22:34:00	Indigo Card/Celtic Bank, P.O. Box 4477, Beaverton, OR 97076-4401
5328859	EDI: JEFFERSONCAP.COM	May 08 2023 22:34:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
5312884	EDI: JPMORGANCHASE	May 08 2023 22:34:00	Chase Bank, P.O. Box 15298, Wilmington, DE 19850
5318976	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	May 08 2023 18:39:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013

5328078	Email/PDF: resurgentbknofications@resurgent.com	May 08 2023 18:51:36	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5312892	Email/Text: camanagement@mtb.com	May 08 2023 18:39:00	M&T Bank, P.O. Box 844, Buffalo, NY 14240
5327956	+ Email/Text: camanagement@mtb.com	May 08 2023 18:39:00	M&T BANK, PO BOX 1508, BUFFALO, NY 14240-1508
5312893	+ EDI: PHINGENESIS	May 08 2023 22:34:00	Milestone/Genesis FS Card Services, P.O. Box 4477, Beaverton, OR 97076-4401
5312894	+ EDI: NAVIENTFKASMSERV.COM	May 08 2023 22:34:00	Navient, P.O. Box 9500, Wilkes Barre, PA 18773-9500
5325655	EDI: PRA.COM	May 08 2023 22:34:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5380986	EDI: PENNDEPTREV	May 08 2023 22:34:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
5380986	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 08 2023 18:39:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
5346336	EDI: Q3G.COM	May 08 2023 22:34:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
5327959	EDI: Q3G.COM	May 08 2023 22:34:00	Quantum3 Group LLC as agent for, Bluestem and SCUSA, PO Box 788, Kirkland, WA 98083-0788
5346337	+ EDI: Q3G.COM	May 08 2023 22:34:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for, Sadino Funding LLC 98083-0788
5321184	EDI: Q3G.COM	May 08 2023 22:34:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
5327960	EDI: Q3G.COM	May 08 2023 22:34:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
5314415	Email/Text: bankruptcy@bbandt.com	May 08 2023 18:39:00	Sheffield Financial, PO Box 1847, Wilson, NC 27894-1847
5312896	+ Email/Text: bankruptcy@bbandt.com	May 08 2023 18:39:00	Sheffield Financial, P.O. Box 1704, Clemmons, NC 27012-1704
5313043	+ EDI: RMSC.COM	May 08 2023 22:34:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5312897	+ EDI: RMSC.COM	May 08 2023 22:34:00	Synchrony Bank/Amazon, P.O. Box 965004, Orlando, FL 32896-5004
5312898	+ EDI: RMSC.COM	May 08 2023 22:34:00	Synchrony Bank/Dick's Sporting Good, P.O. Box 965004, Orlando, FL 32896-5004
5312899	+ EDI: RMSC.COM	May 08 2023 22:34:00	Synchrony Bank/Lowes, P.O. Box 965004, Orlando, FL 32896-5004
5312900	+ EDI: RMSC.COM	May 08 2023 22:34:00	Synchrony Bank/Sam's Club, P.O. Box 965004, Orlando, FL 32896-5004
5316718	+ Email/Text: bankruptcy@huntington.com	May 08 2023 18:39:00	The Huntington National Bank, P O Box 89424, Cleveland OH 44101-6424
5326824	+ Email/Text: bncemail@w-legal.com	May 08 2023 18:39:00	USAA FEDERAL SAVINGS BANK, C/O: WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
5312902	+ EDI: USAA.COM	May 08 2023 22:34:00	USAA Savings Bank, 9800 Fredericksburg Road,

San Antonio, TX 78288-0002

TOTAL: 36

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
cr	*+	The Huntington National Bank, P.O. Box 89424, Cleveland, OH 44101-6424
5319356	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
5329217	*+	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 10, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 8, 2023 at the address(es) listed below:

Name	Email Address
Charles G. Wohlrab	on behalf of Creditor USAA Federal Savings Bank cwohrlab@raslg.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor The Huntington National Bank bkgroup@kmlawgroup.com
John William Lhota	on behalf of Debtor 1 Patrick Michael Reeder JLhota@mkclaw.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1

Patrick Michael Reeder

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6252
EIN 82-2198516

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----
EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:20-bk-00997-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:Patrick Michael Reeder
fdbba Reeder and Booher Construction5/8/23**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.